

# U.S. Department of Housing and Urban Development Housing Counseling Federal Advisory Committee Public Meeting (Virtual)

May 25, 2022, Meeting Minutes

Meeting time: 03:08:07

The Housing Counseling Federal Advisory Committee ("HCFAC") of the U.S. Department of Housing and Urban Development convened a public meeting from 12:00 pm. to 4:00 pm EDT on Wednesday, May 25, 2022. The HCFAC met virtually via Zoom. Public attendees included 470 registered webcast attendees, and 170 attended the webcast.

## HCFAC Members Present:

- Gabe Del Rio
- Daniel Garcia
- Richard Verillo
- Angie Liou
- Ibijoke Akinbowale
- Lawrence Batiste
- Carol Ann Dujanovich
- Marcia Lewis
- Bill Sevilla
- Tony Walers
- Paul Yorkis

## HUD Presenters:

- David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling
- Julia Gordon – Federal Housing Commissioner, Department of Housing and Urban Development
- Virginia Holman - Designated Federal Official, Lead for DART, Office of Housing Counseling
  - Judy Ayers Britton -
- Tonya Tyler - NeighborWorks
- Julienne Y. Joseph – Deputy Assistant Secretary, Single Family Housing
- William R. Corbett – US Treasury
- Jennifer Pizi – National Foundation for Credit Counseling
- Terry Carr – Office of the Deputy Assistant Secretary, Office of Housing Counseling
- Stephanie Williams – Deputy Director, Office of Outreach and Capacity Building

## Opening of the HCFAC Meeting.



HCFAC Meeting  
Introduction by Dav

*Opening Presentation 1*

**Summary:** Mr. Berenbaum welcomed everyone and called the meeting to order. The Office of Housing Counseling's mission is to help families obtain, sustain, and retain their homes. HUD accomplished this mission through a strong network of HUD-approved housing counseling agencies and their HUD-certified housing counselors, who provide professional services to over 1 million consumers annually. The committee provides a forum for those involved in housing counseling and related industries to offer advice directly to the Deputy Assistant Secretary for housing counseling on ways to accomplish the objective of HUD's Office of Housing Counseling. Committee meetings are open to the public. The committee's 12 seats are equally split between representatives of the real estate industry, the mortgage industry, housing counseling agencies, and consumer advocates. Members are appointed for three-year

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terms. They bring their diverse professional and life experiences and perspectives to inform the committee's work and advise the leadership.

## Introduction of Assistant Secretary of Housing, FHA Commissioner

**Summary:** Mr. Berenbaum introduced the new assistant secretary for housing and our FHA Commissioner, Julia Gordon. Commissioner Gordon brings to HUD over 30 years of experience in housing finance, policy, and advocacy in both the public and private sectors. Before joining HUD, Julia was most recently the National Community stabilization trust president. She has also held leadership roles at the Center for American Progress, the Federal Housing Finance Agency, FHFA, and the Center for Responsible Lending.

## Julia Gordon – Assistant Secretary for Housing, FHA Commissioner

**Summary:** Commissioner Gordon expressed her excitement to work with David, the Housing Counseling Federal Advisory Committee members, and everybody in the housing counseling community. We run a 1.2 or so trillion-dollar mortgage insurance portfolio. We have a multifamily-assisted housing portfolio that serves more than 1.2 million low-income residents. And we also develop and oversee federal standards for designing and constructing manufactured homes.

## Office of Housing Counseling Updates -by David Berenbaum



02 OHC Updates -  
David.pptx

### *Presentation 2*

**Summary:** The priorities revolve around pandemic-affected households, closing the homeownership gap, and expanding the capacity and impact of HUD-approved housing counseling organizations. HUD National Housing Counseling activities aim to deliver eviction and foreclosure prevention services, develop sustainable household budgets and fair housing information, improve financial capacity for borrowers, and gain access to resources to improve housing situations. \$51.4 million was awarded to 177 HUD-approved housing counseling agencies. \$3 million of this funding was for over 40 colleges and universities and minority-serving institutions. The Treasury is on board, discussing some of their significant work and impact. The Office of Housing Counseling announced an update to the 800 number in the coming days. The Office of Housing Counseling sent out about 400,000 letters to consumers regarding COVID forbearance initiatives that their lenders may provide.

## Sustaining Housing for Homeowners and Renters Meeting the Foreclosure and Eviction Crisis – David Berenbaum

**Summary:** Mr. Berenbaum invited each of the advisory committee members to introduce themselves.

- Daniel Garcia – Dallas, Texas

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- Richard Verrillo - Nava Core Solutions a National Housing Counseling intermediary
- Paul Yorkis – Patriot Real Estate Inc.
- Lawrence Batiste – Batiste Premier Realty
- Bill Sevilla – Background in Banking and nonprofits
- Ibijoke Akinbowale – National Community Reinvestment Coalition
- Carol Ann Dujanovich – Vice President of Operations for First National Reverse
- Angie Lou – New Care Director of the Asian Community Corporation
- Gabe Del Rio – Head of Homeownership Council of America
- Marcia Lewis – Indianapolis Housing Agency

**Summary:** Mr. Berenbaum introduced the four Presenters that will be speaking about their programs:

- Tonya Tayler – Housing Stability Counseling Program (HSCP)
- Julienne Joseph – FHA Updates, including Loss Mitigation Waterfall
- William Corbett – Homeowner Assistance Fund
- Jennifer Pizi – Renter Advantage program

**Housing Stability Counseling Program (HSCP) - Tonya Tayler**



03 HSCP - Tonya  
Tayler.pptx

*Presentation 3*

**Summary:** The presentation discussion was about the Housing Stability Counseling Program that NeighborWorks is heading up. This program was funded by the American Rescue Plan Act of 2021. NeighborWorks is a national congressionally funded nonprofit agency. 250 Charter network agencies in every State, the District of Columbia, and Puerto Rico. The HSCP awards grants to housing counseling agencies to support individuals and families dealing with housing instability due to the pandemic.

**FHA Updates, including Loss Mitigation Waterfall – Julienne Joseph**



04 FHA Updates -  
Julienne Joseph.ppt

*Presentation 4*

**Summary:** At the height of the pandemic, nearly 1 million borrowers were delinquent, now down to 426,000. At the height of the pandemic, about 843,000 borrowers were in forbearance; that number is now down to 155,000 borrowers. Borrowers who are in active foreclosure are approximately 44,000 borrowers out of 7.3 million loans in our portfolio. In April, Federal Housing Authority added another option for loss mitigation waterfall, 40-year with a partial claim where about 90% of borrowers were

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eligible for some loss mitigation option. The \$0-year stand-alone option was up for public comment till May 31 and will possibly be out for rollout around 10-12 months.

## Homeowner Assistance Fund – William Corbett



05 HoAF - William  
Corbett.pptx

### *Presentation 5*

**Summary:** The Half Program, the Homeowner Assistance Fund, was established under the American Rescue Plan Act. It makes 9.96 Billion available in assistance funds. Those funds can go to States, the District of Columbia, US territories, tribes, or tribal entities, as well as the Department of Hawaiian Homelands. The allocation for States is based on the number of unemployed individuals and the number of mortgages that were 30 days past due. With a minimum of \$50 million for each State, including the District of Columbia. \$30 million was set aside for territories that the U.S. Department of the Treasury distributed based on population, as well as 400 roughly \$490 million for tribes allocated based on the Emergency Rental Assistance Program formula statutorily required. A Half Program focuses on preventing mortgage delinquencies, defaults, foreclosures, loss of utility or homeowner Home Energy Services, and displacement of homeowners that face financial hardship after January 21, 2020. Treasury has overseen the program and initially provided 10% of funds to all participants who requested it. Then, they went through a plan review process to disperse the remaining 90% to the Half Programs. Treasury issued guidance that this can apply to a hardship that began before January 21, 2020. But it continued after that date. Treasury also established an overall cap for the program of 150% of the area median income or 100% of the median income for the United States, whichever is greater. And also, of course, Half Program provides half funds only to a homeowner for qualified expenses.

## Renter Advantage Program – Jennifer Pizi



06 RAP - Jennifer  
Pizi.pptx

### *Presentation 6*

**Summary:** The National Foundation for Credit Counseling is the largest and longest-serving nonprofit financial counseling organization in the U.S. We've got over 52 member agencies and over 20 1200 certified credit counselors, many of whom are HUD certified. The Renter Advantage Program is a partnership conceived by Wells Fargo to connect renters in need directly with housing counselors. So, it is a partnership between NFCC HPN and Wells Fargo. The idea was to test the hypothesis that enabling this direct connection between people in need and those who could help would streamline the rent repayment process and allow renters to stay in their homes. The Renter Advantage Program launched the program at the end of 2020; the targeted end date is the end of this year. We're hoping to hit 6500 clients in California, New York, North Carolina, Texas, Florida, Minnesota, and the D.C. area. We wanted

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to develop some technology and processes that could be replicated nationwide and provide solutions for property owners who had these depressed residents. To date, we have 14 properties and six counseling agencies participating. And we've also expanded our pilot to include tenants of small landlords. There are over 300,000 Small landlords that are currently using a technology system called Avail, recently purchased by Realtor.com, to manage their rental properties. We have a median budget deficit of 372 and a median income of 1705. Versus 3500, the average for all of our counseling across the board.

## Q&A - by David Berenbaum

**Summary:** David Berenbaum opened the floor to the members of the advisory committee to share their thoughts and questions.

### Panel Discussion Comments were:

- If an individual inherited a condominium property, the individual had minimal income other than social security and was substantially in arrears in the condominium, monthly fees. My question is, in that situation, what his goal was, was to have a rev, to get a reverse mortgage, but he did not have the resources to hire an attorney. And under the H.F. program, could resources be used by that individual to pay for legal fees?
- This was a lot of great information we will give our housing counseling stakeholders. And my first question is for Tonya. You mentioned that your team is working to respond to the grantee feedback. So, as it pertains to the HFCP program, my question is, how are the effective date changes being tracked and communicated for compliance purposes? We do know, folks that have participated in NFMC, that this is an audit intensive program. And so, I'm wondering how we're tracking those changes?
  - I managed the oversight of compliance for inefficiencies. So, I know that many of our grantees have those feelings about compliance. One, it is crucial for us to not only track as the questions come in but respond openly to the grantees with any changes. So, we publicly announced that to all the grantees we posted on Basecamp. And we also post that on our website. And the other thing that I would say, and share this with our agencies, is that the statutory requirements for NFMC are not the same for this program. So, we've tried to be very clear and listen to them on like the counseling piece, one of those being that the expectation that they're going to receive all of this documentation that we would have received in NFMC, bank statements, a lot of PII, or personal identifiable information. We're not collecting much of that for this program because it's unnecessary. So, I appreciate that question because I know many councilors have that same question.
- Julian did provide some great statistics on the update of where we are in terms of forbearance. As we can see we're, for the numbers that she shared, we're about the 155,000 mark compared to the height of a little over 800,000 consumers. And so, I know that the Half Program implementation is somewhat inconsistent with many consumers' natural exit of forbearance. I'm wondering if we can expect some guidance for consumers that have rolled out of

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forbearance? How can they expect to connect with this program, or if at all? And can we expect some guidance from Treasury directly despite the local differences in the program in each State?

- Thank you, first with, with HSCP. I want to thank Tonya thank NeighborWorks funding is one of the most significant issues for housing counseling. So having these funds available has been a big help to many counseling agencies. And early on, there were some obstacles just to the different requirements. She mentioned the document collection and then also some things with disclosures. But they were very responsive to us; she and her team listened to many of the comments and concerns that fellow intermediaries had. They were able to make some changes that hopefully will make this program and have made significant changes for us. So, we'll be able to start using those funds and getting through some of those early challenges we faced.
- Anything we can do to get that MIP reduced? I know all the bankers are all over you for that. But it's meaningful to the people. And it drives affordability and the rising interest rate environment; it will be very impactful to make a change there. The second piece is that we, along with Mortgage Bankers Association, NAFA, and an Urban Institute, are putting out this SPCP toolkit. Next month for lenders, I would love to see guidance from FHA on something specific to a special purpose credit program. We cite redlining, an FHA policy, in the history and background of why we need as PCPs. I think it's critical to see leadership, and we have, you know, Elena, Julia, you, the Secretary, I feel like stars are aligning; I hope you all, you know, move that ball forward. And then the third thing is to keep working on Title One issues; we must modernize it and increase the loan size, specifically, among some other things, but that will make the most significant difference. And we've got to get that out there in the world. So, I'm supportive of your initiatives, and I welcome you commenting on those two.
  - I will say yes, yes, yes, yes. And yes. Of everything that you've mentioned, and thank you so much for the kind words, Gabe. Everything you have said is not only a priority for the Secretary, but the beautiful thing is that they aligned with a lot of the concerns that Julia has as well and now that she's in the seat. So, these are all issues we've worked on in our prior lives. So, it's, it's a welcomed recommendation. Many of them are things you know, such as the middle is not even on the back burner, is on the front burner, and is bubbling. We're working on it daily, having several meetings, mainly because we understand that it is consequential, and any impact that we have or changes if we were to make any to the MIP would, of course, affect other federal programs. So, we're just being very judicious in any decision that we make there.

But regarding special-purpose credit programs, yes, our FHA will release some guidance from out of HUD to provide that clarity. But I hear your recommendation that some additional follow-up is welcome, specifically from FHA. And we'll look at that.

As far as Title One is concerned, there's much momentum around that. While we've been working on it for years, there's greater interest in ADUs and how ADUs could benefit from raising loan limits, which has given us a little more muscle to push to get that regulatory change. So yes, yes, yes. And yes, to everything that you're saying. Thank you.

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- I think it's important to begin having conversations about a long-term permanent reallocation for any leftover half fund. We have in this space long discussed a rainy-day or emergency fund that would be very meaningful to homeowners. And I think that you know, we've allocated a lot of funds to the Half Program, to the extent that those are not utilized in this crisis by people who qualify and need them. I'd love to see any remaining funds move forward and continue into a permanent Half style, where we can have an emergency fund for homeowners to assist in those scenarios.
- I think it's important when something works that everybody knows about it. And at my agency, I handle all the foreclosure client situations. And it's amazing how much good that HUD letter has done because normally, homeowners tend to sort of go in denial. They don't want to call the lender. They're hoping the problem goes away. And we know it doesn't. And that HUD letter has made folks reach out to us as a counseling agency in Florida. And all of a sudden, they have someone willing to talk them through the waterfall, their options, give them help with their hardship letter, and their attitude changes. And I don't know where they'd be if that HUD letter had not reached them. They'd be in denial for another month, and just with the situation worsening, things that work need to be mentioned and applauded. And I'm grateful for that letter.
  - We have initiated suggestions to FHFA that Fannie and Freddie model that letter in their portfolios.
- Yeah, so one thing relates to that letter into the renter advantage. So one thing that we're seeing is more renters coming to us for counseling. That was always a very small piece of what we did. But since the pandemic, rental counseling has grown significantly for us. So if there was some way to do outreach, just like you have with some of the services and groups like that, but to these large property owners and property managers, letting them know and letting their tenants know that housing counseling is there. Housing counseling can assist them and would be a way to bring some of these tenants and renters that don't know about counseling; that is the work we do.
- Has your office considered a news release about the success of those letters, and perhaps I missed it if it's happened already? Because I think it would be helpful to publicize success and let people know how well those letters have been received.
- Acknowledge the return to over a million clients served by the field collectively. A magnificent shout-out to the Office of Housing Counseling for introducing new funding opportunities to support the field. A quick acknowledgment of the growth and pre-purchase education in one-on-one and group instruction and an amplified need for us to have additional funding to support the counseling services in this particular area.

## Housing Counseling Program Modernization Efforts – Terry Carr



07 HCPME - Terry  
Carr.pptx

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*Presentation 7*

**Summary:** The Housing Counseling Policy currently requires that you see 30 clients per year for counseling clients. It also requires that you see clients in person and be able to see them in person and requires that you have a facility in any location where you currently provide services. You're required to have an office; everywhere you provide services. We want to keep the program as diverse as possible. One of the ways of doing that may be taking a look at the 30-person requirement and possibly reducing it in some way. We're also talking about the in-person requirement that work schedules can make doing client counseling online much more accessible and much more readily available. If we were to make changes to the in-person requirement and to make changes to the number of folks that have to be served the minimum plant load, it also seems like making a change right now.

**Improving Delivery of Housing Counseling Services Members' Discussion - by David Berenbaum**

**Summary:** So, we hope that every agency will continue to have the ability to deliver services in the best way they believe is appropriate for the populations they serve. We want to be sure that choice is something that the agencies have in our program, that we have access to the folks we are continuing to serve, and that we grow the programs. But we have learned that many consumers like to call a telephonic number during lunch, early in the morning, or over weekends. We know that many consumers have embraced the concept of a virtual conversation. Many will do both virtual and in-person if it is available to them. And we see the strength of group education overall. So again, we want consumers to have that choice. We want to reach more consumers than we ever have, and that in our history, to address HUDs priorities, our nation's priorities, and ensure the quality of our programs. The panel had some questions and comments about the presentation:

**Panel Discussion Comments were:**

- So we hope that every agency will continue to have the ability to deliver services in the best way they believe is appropriate for the populations they serve. We want to be sure that choice is something that the agencies have in our program, that we have access to the folks we are continuing to serve, and that we grow the programs. But we have learned that many consumers like to call a telephonic number during lunch, early in the morning, or over weekends. We know that many consumers have embraced the concept of a virtual conversation. Many will do both virtual and in-person if it is available to them. And we see the strength of group education overall. So again, we want consumers to have that choice. We want to reach more consumers than we ever have, and that in our history, to address HUDs priorities, our nation's priorities, and ensure the quality of our programs.
- I'll say we're having this discussion, and I think we're going in the right direction. We are just talking to some of our peers here locally; having this kind of virtual thing has increased their numbers. And I think that seems like what it's and what's coming across the board. If we, you know, definitely leave it up to the individual counseling agencies on how they approach this simply because they're the ones that are crediting the grassroots of everything. They know their community. I think that would have a pretty good impact. You know, I think this is something definitely to consider.



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- I don't know who was responsible for coming up with these recommendations. But I would give all the individuals involved the high five because they're excellent recommendations. There to the point, I would share with you that when I am teaching the first-time home buyer class, it's all virtual, and people are participating, who instead of just one half of the couple, they're both participating. Because when they don't have the issue of childcare, it resonates. They're happy they can be home and at the same time participate and take care of their kids, which I think is an essential aspect. I want to make one suggestion on the slide, which said impact and change the word churches to houses of worship to show that we are inclusive of all and respectful of all religions. Thank you.
- Well, last, for the most part, I fully support it. We are updating the regulations to provide more flexible options for individual housing counseling agencies. During the pandemic, we switched to phone and zoom options, even though there was a kind of a steep learning curve for our clients to figure out how to access. And while there are conveniences and advantages for people juggling busy work schedules, childcare, and other duties. We still have several clients who prefer that face-to-face interaction because they have difficulty navigating zoom on their cell phones or trying to figure things out. Primarily, they often want someone to sit next to them while looking over pieces of paper. So I think having both options and not an either-or is the way to go, especially when we're talking about communities that may have limited English proficiency. The other point I heard earlier was that currently, housing counseling agencies have to have a physical office in the geography they serve. And I'm not familiar with whether that's considered within the city, region, or State. I feel torn about that one. I feel like it could go both ways.

On the one hand, removing that physical office requirement could run a lot of virtual and telephonic options, even for folks who need assistance in specific languages but might not be able to access that in their immediate surroundings. And this is a similar conversation. We've been having locally about access to mental health professionals and telehealth options out of State. However, I do get concerned if that requirement is removed completely. The need to have a physical presence is that someone providing counseling out of State would not be able that housing counseling agency would not know all of them. There are many local and state-based programs that that person offering counseling from somewhere else would be unable to offer. Thank you.

- Angie, thank you. Just a quick question, if I could follow up with you. And that is, we're also sensitive to the ongoing provision of services. And suppose an organization decides a national organization or a multi-state to close a local office. In that case, one of our immediate thoughts is that if a consumer requests face-to-face, this should be a requirement to refer them to an agency that provides that. However, beyond that, I also suspect that Regional, State, and local housing counseling providers may expand their programs to provide those services in mortar and brick were other when others depart. And as you know, a seasoned manager of a program. I'm just wondering your thoughts about that because we want to ensure that the services are available as a consumer chooses.

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- Thank you, David. I don't want to take up too much time here. But I think in the aftermath of a pandemic, you know, I'm just speaking for myself, you know, as head of my organization. However, I think our thinking, even like many private businesses and corporations, has different thoughts and perspectives on physical locations. You know, expanding into a new physical area is not something that we take lightly. Meeting a critical need is very important, and that is very compelling. But there are also things like, you know, the additional overhead, finding office space, you know, extra staff to do that. And one of the things I'm struggling with is that we have two offices right now. Our staff is on a hybrid schedule, so they currently work two days a week. We can only maintain a fuller staff at our main office, but I'm having trouble staffing our other satellite office. And that's, I don't know if other agencies have similar concerns.
- For the most part, flexibility is the key for my audience of borrowers. Our seniors come into this transaction skeptical about everything. And we are required to give each of our borrowers a list of 10 counseling agencies. They're allowed to pick their own, and we provide them with the opportunity to choose local or national companies. We have many people that, you know, neighbor Betty went to XYZ company and said, This is where you should go for counseling. So we have many cross-referrals of where they're the most comfortable. I have never seen any borrowers participate in technology training, meaning no zoom. It's all via telephone. That is where our borrowers feel the most comfortable. Our seniors, at this point, amidst COVID, are not willing to go for counseling. So if we can offer our senior borrowers the continued opportunity to use the telephone, you know, and I kind of make a joke of this, they want to do their counseling between Jeopardy and Judge Judy. And so, the flexibility is the most important for me, like I said, a brick and mortar or, you know, having a zoom call just isn't going to happen. Our senior borrowers, for the most part, are not tech-savvy, nor do they want to. And, of course, then they want the opportunity to seek, you know, their family's approval for the counseling, it's not unusual, we have a family member that attends the counseling with them, whether as a participant or just as a listener. So, I guess where I'm going with this whole thing is that the flexibility of continuing to do our type of counseling via telephone is the most important for the reverse industry and allowing the senior that flexibility.
- Carol, allow me to ask you a quick follow-up question or maybe a sensitive question. Several States have implemented or are considering legislation requiring face-to-face counseling for elderly HECM or reverse mortgage borrowers. And I'm wondering about your response to that. We are following our own guidelines, which look to the quality-of-service delivery. It doesn't necessarily require face-to-face in person, particularly during the pandemic, but what's your response to that?
  - I think it would negatively impact our program, but at the same time, it allows me to express this, I don't know what counseling the counselors do to ensure that they're talking to is my HECM borrower. So having face-to-face, of course, they'll have to provide identification or something to confirm that they are whom they say they are. So, we're relying now on the fact that there hopefully is some sort of cross-reference that the counselor attests that that person is who they say they are. And it's not, you know, we do experience a lot of elder fraud, that it's, you know, the daughter or the son or grandchild that's attending counseling instead of grandma or grandpa. But I do think for our, you know, I have a borrower right now that is 103 years old and sharp as a tack and

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would not in any way attend counseling in a building. So, I think in that aspect, it could negatively affect the business, the product, and the program.

- I love the recommendations. I think they're, you know, very sensible and necessary. And I do have some worries about how that will play out? And, I would predict that those agencies that are better at technology would grow, and perhaps lots of smaller organizations that weren't might not. And so, that may be what happens. And, you know, I think consumer demand and how people connect to getting information has vastly changed over the past 20 years. An actual critical concern I have as it relates to housing counseling, whether it be homeownership or rental, is how we can build this into part of the NOFA. Some assurance or mitigation, that while an agency may not physically be present, how are they maintaining the relationships and information about local resources? Because, you know, the saying is real estate's local, right. And you know, how can you be an expert in what is ultimately an aspect of the real estate industry? And when, in fact, you are three states away, right. And I do think there are ways of doing this. We provide technical assistance all over the country. And, you know, I can't have somebody say, Oh, well, in California, or Virginia, that's what you know, because you do, you know, apply things across states. But from a resource perspective, it does get very local. And so, I think it would be great to at least have some line of questioning or a way that organizations are demonstrating that they have mechanisms of staying up to date with the most resources available in the location they're serving. Even if they're not present in that location.
  - Absolutely, Gabe, you're raising very, very reasonable points. And while there are many systems available to national and multi-state providers have a wealth of social service information for local resources, agencies began to use those during the financial crisis through today. The reality is that so much is local in relationships. I'll use an example, the local safety net, to prevent eviction. Often involves a housing counseling organization, working with legal services, working with another organization that may be family services, and looking at the whole housing situation and the needs. So the point is extremely well taken and something we'll have to consider. Ibijoke, I think your head is up.
- It is, and thank you for this. I'm excited that we're having this conversation as we look to return to some glimmer of normalcy as a result of the pandemic. Many expect that to look like a hybrid model moving forward, reflecting the services we deliver in housing counseling. My only suggestion and thought of consideration are certainly going to be around this compliance and the guidance we provide in immunity areas based upon these recommendations regarding performance reviews. Since we've been in the pandemic, folks have primarily worked remotely for some time. But I think it would be helpful to have formal guidance on what electronic client files and the compliance expectations around being fully remote look like, mainly to ensure consistency from OHC to the intermediary partners.
- Yeah. And first, I want to step back and say that these new counseling methods will be transparently introduced, a good part of this through a rulemaking process where there will be public comment. Other aspects of Ibijoke's point would be how we follow through on systems and educate our constituencies and others. There are a host of issues that week. Would spend on IT alone. Just, for example, protecting personal privacy in the housing counseling environment. Some of the new systems that are becoming available, I've noticed shad during this conversation as well about procedures that are available and being marketed. A lot is happening concerning technology in our space that will help, I think, how we engage with

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consumers. But we must always ensure empathy, personal touch, and everything we do. I want to note that Macia Lewis is joining and welcome, Marcia. I like the audience to be aware that, unfortunately, it says to Tashaunna Helme on her screen. Do you have a microphone, Marcia?

- It was just, I'm just taking it all in. I came back in during this discussion. And what struck me is that you all bring up excellent points. You know, I've moved over the past since 2007. I have been in five different states. And, and I believe the issues hinged on flexibility are the key to all of this because I am very much in agreement that, you know, the resources take on different, you know, other structures, depending on every place that I go. And I can't always apply the same methodology to assist clients I've used in previous areas. The market is not strong in one place because of the locality, state, or availability of access to services, whether physical access or the ability to use broadband services. And another, it's very built out. In some areas, there are many ways for clients to access services at low or no cost, like even having a smartphone or a cell phone so they can do business from their homes during this pandemic. And, you know, whatever we decide, or however we choose to provide services, through housing counseling for our clients, we've got to be flexible. Because it is just, you know, every place has a different I don't know. I can't find the right words that I'm trying to say. But you know, every site reflects a different culture and how we can assist. So I think just the ability to be open to that flexibility means a lot in our ability to reach more people.
- Just wanted to comment on a few words I've repeatedly heard. And the importance of flexibility and quality. For over two years now have been doing virtual workshops. And I firmly believe that a live seminar is the ultimate way to reach an audience because you interact with them and see the body language virtually. It's a little more challenging. And this is one of the things that I emphasize to our three HUD-certified counselors when they're on the phone with clients, can the client hear their smile? Can the client feel empathy and caring because you may have all the skills and be certified? But on the phone, it's challenging to deliver quality. And this is one of the critical things we constantly work on to ensure that the client on the other end feels boy, I came to the right place. They heard my problem. They know my goals. And this is the engagement process. That is so key. We've had clients attend our workshops from New York to Houston because the realtors know they're considering moving to Florida and referring them to us. So we've tried to update a virtual workshop's quality to match it with a live Workshop. And that's an ongoing challenge. And I'm sure the rest of our audience who deal with workshops understand what I'm saying. It's constant and, you know, sometimes presenters, all they can do is read from a, you know, PowerPoint. And that's not enough. You've got to put some personality and passion into delivering, so your audience can understand and come away with information and education. Those are my comments.
  - I think I want to share what you've just said with everyone in our industry. They should be able to hear you're here, that smile. Very well said, Lawrence. If I may, you know, you've been quiet during the meeting. Thank you. And I'm wondering if you have any thoughts because I know you have much experience working with the housing counseling community. Any ideas to share with the group?
- Yes, I would say Bill was right with what he said. I have found at this time that, you know, we've had, we've been in a position of having to go virtual. Now we have a choice. And we're beginning to get into the environment where we make the best choice for the clients. I think that we should be open to all three, meaning virtual, as well as classroom, in person, and

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telephone, and have those options available and let the counseling agency be able to make that decision and be in compliance. When someone else says poor compliance, we, we were virtual, we need to make sure that we have everything lined up in a database or the proper area so that we can be accountable to the herd in regards to what we've done and what we're doing for each client that we serve. So it's getting down to what's best for the client. Not what's best necessarily for the agency. But what is best for the client. And you're going to have to decide by how was the size of your agency, if you can handle both, or if you can't handle both, which area is best for you to place your services? So and if you can manage them all, then do it. But these are choices that we have to make. But we must make the choices based on servicing the client as best as we can.

- I just have a question. David. Do you need a motion or recommendation from the advisory group regarding these proposals? Because they know this is the first time we're meeting? And I'm just raising the question, process-wise.
- Thank you, Paul, that's a great question. We were hoping today more for a listening session. We were trying to keep things informal today, but I'll follow your lead here. I'm not sure I would want to prompt a vote on the recommendations because they have come; they have evolved from internal discussions and some discussions with stakeholder groups. We're going to continue to work through them. But, if the group would like to make a motion for us to continue to move in this direction, more generically, rather than a vote on the actual recommendations, that would be fine. We will follow Robert's Rules if someone wants to make a motion.
  - I would like to recommend that the Office of Housing Counseling continue on their current path, reviewing the regulations. And I'll just leave it at that.
    - Motion was Second by Lawrence Batiste with the rest of the committee supporting the motion.
- Okay, we will continue our excellent work in this space. And thank you for all of your feedback. Before we move forward on the agenda, I'd like to share another thought we'll look at further as we move to our next meeting to discuss homeownership and other issues. We have begun discussions with NeighborWorks America because we also recognize that the national industry standards, commonly known as n check, are dated. And there's a real need to bring in new groups not part of the actual process. There's a real need to refresh and update the standards. So, we've begun some discussions that we hope will broaden to other stakeholders to take a fresh look at the standards, what they include, how we can be more inclusive through the standards, and how we can update them. And also, frankly, how we can use them in today's environment, which is very different from when most standards originated. They're still very strong, but they could use a refresh. So, stay tuned. On that front, we look forward to our ongoing discussions with NeighborWorks. They initiated the process years ago, and one of the founding stakeholders and others to be brought into the process so that it is more diverse and inclusive. I want to thank everyone for the information you just provided to us. Terry, I just wanted to invite you back if you're available to share, you know, your reaction to some of the thoughts that the members shared with us any thoughts?
  - Only just very appreciative. I think they covered many of the things we covered in our internal discussions. We, too, are concerned about how it can play out. But we also really understand the need for flexibility. And so, it was constructive to hear the kind of feedback that you provided, especially how you've been working in this environment, and that's when you found helpful and what's not beneficial. So, thank you.

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**Housing Counseling Assisting in Disaster Recovery – Virginia Holman/Judy Ayers Britton**



08 Disaster  
Recovery - Virginia H

*Presentation 8*

**Summary:** This presentation is about Housing counseling agencies assisting homeowners and renters after a disaster. We started the disaster assistance and recovery team. We send out surveys and train; we give all sorts of information. So, our primary mission is to educate and support housing counseling agencies, monitor their operations, and aid them when the disaster has impacted them. After the President makes a disaster declaration, the affected community is eligible to receive federal funding to support response and recovery. The DART team works with state and federal partners to coordinate a response and ensure assistance from HCA is available in the impacted areas. It focuses on relocating, rehousing, and rebuilding clients affected by the disaster. HUD may assist its authorities or through mission assignments from FEMA, which the Stafford Act authorizes. This includes response, recovery, and mitigation. It also provides support at FEMA joint field offices and disaster recovery centers. Joint coordination with FEMA occurs at both headquarters and in the field. FEMA mission assignments allow for deployment, employment, and assistance and are made when FEMA authorizes individual aid.

**Public Comment – David Berenbaum**

**Summary:** Judy, thank you so much. And before we move forward, I would like to share more information about our work in this space. Unfortunately, we all know that the frequency of disasters across the country has increased dramatically over the past several years. First, I want to applaud the work of our local housing counseling agencies and national organizations, which historically have stood up and placed staff in areas that natural disasters have impacted. It's very compelling and not easy work because the housing or other situations are often very challenging for anyone living in that space to provide services. So, I want to say thank you to the groups. All the groups you just heard about and those across the country who continue to work in the space.

In the past, while we provided resources and training, we left it to the groups to make their own decisions, very appropriately, about to what extent they could provide services regarding disaster relief. But as we've been in discussions with FEMA, we have been in conversations with other HUD offices where people have been displaced due to disasters. We're recognized to have a rapid response team who are specially trained across our agency was a desirable goal. We also had to acknowledge that the current definition of HUD-approved housing counseling services, as mandated by Dodd-Frank, isn't quite in line with the realities of helping households deal with displacement, rehousing, and applying for emergency assistance. What people were concerned about at that time was getting the service and not having a total budget workup right. In time, that can happen, of course. However, the realities of meeting the needs of the communities and the consumers impacted by a disaster are pretty distinct from traditional housing counseling services. So, our team is looking at those issues right now. And we're also working with other offices, as you heard, to determine a more effective way to be part of the

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disaster response efforts. And we've been doing thorough training for different situations. We also learned that in each case, we dealt with very different populations, culturally, economically, etc. And so that also needs to be part of our thinking as we move forward. So, this is the beginning of a conversation. We want to let you know that we are thinking about funding mechanisms for more work in this space within our grant program and also to address how to work the rules. As you heard earlier in the presentation from Judy and Ginger, we can be much more effective and support our agencies in their responses. So please stay tuned on that front. So, one of the highlights of the meeting, of course, is public comment.

**David Berenbaum Opened the floor for public comment:**

For those who are not familiar with the rules of a federal advisory committee or board, we are permitted to invite comments, but we cannot respond to comments during the meeting.

- What if any actions are being taken to ensure consumers and mortgage defaults receive certified and skilled housing counseling services under the Half Program?
  - So again, unfortunately, I invite the questioner to reach out to our office directly under the rules we must follow for this meeting. We cannot respond to any questions or statements, but my apologies. But more than happy to answer that in-depth if you reach out directly to us. I think we did cover quite a bit of the issue, though, in our first session. I will say that.
- Hi there, yeah, it had just converted me over. And I just wanted to say, first of all, this has been a great session. Thank you, guys, for everything. I just wanted to comment on a piece, and I think you guys have resolved it precisely out of love. I'm so grateful for the virtual meeting and the ability to expand our offerings for agencies to meet virtually with clients. We see that seniors prefer counseling over the phone, especially those who are not tech-savvy. Many of our agencies are now starting to do pop-up events to come into the community. And that is increasing the viability. It works for the agency and the community because they create other modalities to see. And those are, that's for people who don't feel comfortable with the online opportunity. And I'm very grateful to OHC for starting the conversation about modernizing how we connect with our clients. So, I love the dialogue. I think we're all on the same page. Thank you.
- Oh, yeah, I can speak. I don't have an option to turn my camera on, unfortunately. So I will just talk. I'm with National Housing Resource Center. Listen, I completely agree that as an industry, we need to be flexible and able to provide services to people where they are. So we need to allow organizations to develop their work plan based on the needs of who they will be servicing. And so if it's virtual counseling, if it's phone counseling, if it's brick and mortar, in-house counseling, there just needs to be that that that opportunity for folks to be able to develop their work plans accordingly. I agree with Gabe that we need to be thinking about ensuring that whoever is providing the services understands the local resources. One of the benefits of allowing for this kind of flexibility and how housing counseling services are provided. As you know, since the certification with a smaller agency, if they just have one certified housing counselor, they're in a real pickle when that housing counselor leaves, and they need to hire

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somebody new. And during that interim phase, they're working to hire a new housing counselor. Suppose they can't find somebody who's immediately certified. In that case, they can at least contract potentially with someone remotely, who can be an employee of the organization on maybe a part-time interim basis, to meet the need of having an on-staff, certified housing counselor. So, for instance, this may mean, you know, some housing counselors in New York City can provide services for a housing counseling agency in a more rural upstate area of New York State. The one thing that I want to make sure we consider is that we need to figure out how to provide adequate funding for the groups for all of the groups for them to be able to prepare for these technology updates and upgrades. They will undoubtedly need to see that there are opportunities for people to meet and not be physically near each other. The pandemic is still going on. And I don't know if any of you read that there's this new virus called Monkeypox that is going around. So, it's just one of those things that I think we'll have to deal with going forward. So, I agree with this opportunity. And I'm pleased to hear that the Office of Housing Counseling is considering it. Thank you.

## Housing Counseling Federal Advisory Committee OHC 10<sup>th</sup> Year Anniversary – Stephanie Williams



09 OHC 10th Year  
Ann - Stephanie Wil

### *Presentation 9*

**Summary:** This presentation goes over the major milestones the Housing Counseling program has experienced since its inception in 1968. Grant funding has been provided for this program since 1998. We are coming up to the 10th anniversary of the Office of Housing Counseling and longer for the housing counseling program. Committee members were also invited to provide suggestions about the 10th-anniversary celebration.

Committee Feedback about the 10<sup>th</sup> anniversary celebration:

- I can't help but point out that I love that old 1997 slide. It said 9022. I have a Hawkeye for editing. So apparently were 880 versions of our 9902. It says 9022. Here's my idea for you, Stephanie, is that you know, we often note that that, you know, African Americans, single female head of households are a considerable client set for HUD-approved housing counseling agencies. It is essential to our goals and racial equity, especially these days. Could we get some great highlight stories of real people, maybe with that demographic, that have achieved and, their homeowner there, that success stories that can be shared? Because not only is that inspirational to everyone who does this work, but it's also inspirational to other consumers who see themselves in that picture, who see themselves in that story. And those personal stories do convey the point in a way that we just can't all talk about our cooking, and it's not as cool to consumers. But when you show them another consumer and say, you can do it to look what this person did, I just think those would be great ways to highlight the impact of housing counseling.



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- Dave, I hope it's okay. Again, if I piggyback on your idea, is it possible to produce some social media posts in multiple languages that this group and others can share about the successes of housing counseling. For many people, social media is one of their key sources of information. And the achievements over the years, I think, are significant. And I think letting people know that, as Gabe pointed out, helped me think about using these services to help you. I think it's a beautiful opportunity.
- Thank you, Paul. Bill, leveraging or piggybacking on Paul's comment, uses language. We hope that beginning this fall. We will begin a national outreach campaign designed to reach all market segments, be culturally sensitive, and be in multiple languages. We recently completed a survey of the housing counseling community, asking them to invite them for their thoughts and suggestions on how to reach underserved populations to share best practices and programs with us. And we followed that up with an in-depth listening session, with some of the groups representing various constituencies that gave powerful models and approaches. We'll be releasing all of this information at a research symposium we plan for later this year to try to expand the impact of pre-purchase and post-purchase housing counseling to realize the next generation of homeowners. And we'll be coupling that with new models in the housing counseling program that we hope to share with you soon. We've also learned the importance of word of mouth. For our local agencies, being trusted advisors and being active in the faith-based communities or other areas where populations are involved in schools, community centers, and the like, also like some tremendous feedback that we look forward to releasing. But Paul, thank you. We do hope to do much more on social media.

## Next Steps and Adjournment

**Summary:** Let's keep in mind that June is national homeownership month in the coming months. It will be a hectic month for the Office of Housing Counseling. We are partnering with a host of offices at HUD external offices well on many different programs, ranging from Juneteenth celebrations to programs looking at modular and manufactured housing as a source of affordable housing. We will cooperate with the FHA CEO on the program and a host of other offices. At our next meeting, I invite you all to share topics with me.

I've shared with most of you that we will dive deeply into homeownership HUDs and racial equity initiatives to bridge the homeownership gap, new programming, model programming, and best practices. It's going to be a considerable part of the meeting. I'd also like to express my appreciation and recognize the talented Office of Housing Counseling professional staff, who, behind the scenes, worked so hard to make sure that we had the content that we had the presentations, and that we would have a meaningful discussion today. I want to thank Ginger, but there was much staff behind the scenes. And thank you, Paul. I would agree with a round of applause for their work as well. As we move forward, I am excited by the direction that we are heading at HUD. Secretary Fudge has set a high mark for our goals. And staff as a whole, as we move forward, are looking forward to trying new approaches and, frankly, improving upon strategies through new systems rules and streamlining processes so that they become easier for our housing counseling providers. So that said, thank you, everyone. Thank you to all those who have viewed this program. Stay in touch with us, stay healthy, and consider ourselves adjourned. Have a good afternoon and evening, everyone.

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**Attendee List**



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